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State and Local Programs To Assist Dislocated or Displaced Farmers



A Report Submitted to the
United States Senate and
House of Representatives

Committees on
Appropriations

Subcommittees on
**Agricultural, Rural Development,
and Related Agencies**

March 1987

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to assist displaced
farmers

2. The Local Programs To Assist
Displaced or Displaced Farmers

Report
of the

COMMITTEE ON AGRICULTURE AND FORESTRY
U.S. SENATE AND HOUSE OF REPRESENTATIVES

COMMITTEE ON AGRICULTURE

U.S. SENATE AND HOUSE OF REPRESENTATIVES

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COMMITTEES ON APPROPRIATIONS,
SUBCOMMITTEES ON

AGRICULTURE, RURAL DEVELOPMENT,
AND RELATED AGENCIES

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SCIENCE AND EDUCATION
U.S. DEPARTMENT OF AGRICULTURE

March 1987

REPORT

STATE AND LOCAL PROGRAMS TO ASSIST DISLOCATED OR DISPLACED FARMERS*

Introduction

The U.S. agriculture sector is undergoing major reorganization. One of the most apparent effects of this sectoral reorganization is the large number of farm families finding it no longer economical to continue in farming. The decision to leave farming, either voluntarily, while some family assets and net worth can still be salvaged, or involuntarily, because the farm operator can no longer meet his or her financial obligations, is not one easily reached or taken lightly by most farm families. The process of recognizing the farm family's true economic circumstances, then examining alternative courses of action, and finally reaching the decision to quit farming places the farm family under considerable emotional stress. Being forced to quit farming through involuntary foreclosure results in even more stress.

Assistance Programs

Briefly stated, farm families that are undergoing this kind of stress can benefit from at least three forms of assistance--stress intervention or stress counseling, financial analysis and financial planning, and job relocation or retraining. Stress counseling and management efforts have tended to be organized on an ad hoc basis as organizations and individuals at local and State levels have attempted to respond to the emotional stress situations that farm families are experiencing. Most rural education and service providers--Extension agents, public and private agency loan officers, school teachers, even the clergy--have not been prepared professionally to assist clientele suffering from severe stress. In addition, farmers are generally very reluctant to seek professional help for mental or emotional health problems, or to even admit that they may have a problem. Finally, mental health services have not generally been available in rural areas and smaller farm communities, and few mental health agencies have been organized to provide outreach beyond their clinical bases.

In this setting, as State Cooperative Extension Services established telephone hot line and other financial crisis intervention methods, they often found it necessary to expand the range of needs to which their financial management counselors could respond to include mental and emotional stress needs. As a result, Extension worked with other local organizations in several States to organize community-based assistance groups and to train Extension staff, loan officers, the clergy, school teachers, and others to recognize stress symptoms and to make appropriate referrals for serious mental health crisis intervention. Some State governments have provided additional State funds to operate crisis intervention hot lines and to expand mental health agencies' outreach capabilities. Numerous community-based organizations have expanded or shifted the focus of their services to address farm family mental health needs. As noted above, however, these various responses have tended to be ad hoc. They are usually fragmentary, not well coordinated, and seldom broad-based enough to serve the needs of all emotionally stressed farm families on a statewide basis.

Farm financial management education and counseling services have, in general, been very responsive to farm family needs identified. Almost 200,000 American farm families in crisis have turned to Extension for intensive financial assistance in the last 2 1/2 years. As reported by Extension Service, USDA, in the November 1985 publication, "Cooperative Extension and Agricultural Profitability--Intensive Assistance for Financially Distressed Farmers," the Cooperative Extension System has accelerated its response to farm families in financial crises. Regarding the extent and nature of this response, that report states:

Program delivery systems for each farm family include one or more of the following: one-on-one assistance, including farm visits; workshops; publications; preparing cash-flow projections; farm record analysis; and computer-assisted farm financial planning. The Minnesota-developed computer analysis program, FINPACK, is being adapted and used by 50 percent of the States. Program delivery systems for agricultural professionals and non-farm businesses and organizations include small group meetings, workshops, multimedia efforts, and related materials.

This intensive assistance is now available in 2,115 counties across the nation, approximately 2/3 of all counties. In FY 1987, a special \$1.4 million thrust is supplementing on-going Extension financial management work in 20 States. It is estimated that an additional 128,500 farm families, not previously assisted, will need future intensive assistance from Extension. The FY 1988 Executive Budget contains a request for an increase in the Cooperative Extension formula funded program. This will permit States to further strengthen the on-going financial management effort.

Perhaps the most fragmented and least organized assistance for dislocated or displaced farmers is job retraining and placement. It is not a question of whether job placement and job retraining services exist. Every State has a statewide Employment Service or Employment Security office and a statewide network of approved Private Industry Councils and Job Training Partnership Act (JTPA) service delivery agencies. It is more a question of (1) whether the services provided are appropriate for the needs of displaced farm family members; (2) whether those displaced from farming are eligible to receive those services, and (3) whether the outreach and referral linkages exist to assure that eligible displaced farmers are able to access the assistance provided.

These job placement and retraining service delivery questions have been addressed in several ways in a number of States. Cooperative Extension Service staff members have worked closely with State JTPA officials to clarify displaced farmer eligibility criteria and to develop innovative outreach programs to link displaced farmers with the various skills assessment, job placement, and job retraining services available. In some States, local community colleges have taken the lead in utilizing JTPA programs for classroom and vocational skills training tailored to displaced farmers, including tuition waivers for some classroom training.

Details of job placement and retraining programs and their effectiveness are discussed in more detail in the section on "Employment and Training Programs" below.

Cooperative Extension Service Efforts

Almost 200,000 American farm families in crisis have turned to Extension for intensive financial assistance in the last 2 1/2 years--nearly 90,000 since August 1985. Extension staff across the country have also provided intensive financial assistance to about 1,450 local government units, 8,500 community organizations, and 9,500 rural non-farm businesses.

A Fall 1986 nationwide survey of states and territories indicates that the Cooperative Extension System continues to accelerate its efforts in responding to the immediate problems of these families and communities who are facing severe economic and emotional problems. In most States, this Cooperative Extension effort addresses all three major aspects of farm families' problems: emotional stress management and overall crisis management; farm and family financial management; and the transition from farming to non-farm employment for those choosing to leave farming.

The initial crisis management effort is broadly assisted by some 27 telephone hotlines and 124 counseling centers. Fifteen of the hotlines and 38 of the counseling centers were established within the past year. Over 36,000 persons used the hotline services during the year for immediate assistance with pressing financial, legal, or emotional problems. In the 13 States that have counseling centers, over 9,300 persons used their services. All of the hotlines and counseling centers made appropriate referrals for additional counseling or services provided by other government agencies and community based volunteer support groups.

Based on the estimates of Extension professional staff across the country, survey results reveal that of the approximately 90,000 farm families provided intensive assistance by Extension in dealing with financial problems from August 1985 through July 1986: 44 percent of the 90,000 farm families were "new," assisted for the first time; half of those assisted plan to continue full-time with the farm business; about one-fourth plan to continue the farm business and work off the farm part-time; about 10 percent plan to transition out of farming. In all, out of the 90,000 families provided intensive assistance, about one-fourth were uncertain as to whether they would stay in farming. Some 19,000 farm families were provided intensive assistance in finding employment opportunities or otherwise identifying alternatives for moving out of the farm business. The approximately 9000 of these farm families who were definitely planning to transition out of farming were given intensive assistance in identifying and planning this transition. An additional 31,000 were given less intensive assistance in seeking alternative employment opportunities. It was estimated that over 28,000 families would need assistance in identifying alternatives for moving out of the farm business in FY 1987. Among the types of employment opportunities with which Extension assisted farm families were home based businesses (34 States), skills development (27 States), custom work (24 States), and contracting/consignment (19 States).

Employment and Training Programs

Finding a new source of income is central to the ability of farm families to become a part of the greater rural community, of their transition into the mainstream of the rural economy. Governments at all levels are responding to this need of displaced farmers and providing employment and training assistance so that they and their families can successfully move on. Displaced farmers, once they have decided to take advantage of the publicly-provided employment and training assistance, will often find an extensive set of available programs. They range from those designed to help anyone seeking employment to others focused on disadvantaged workers. A third type of program is targeted to dislocated workers in general. As the dimensions of the current farm situation have been better understood, programs specifically addressing the needs of dislocated farmers have been established. The types of assistance available through these programs range from simply providing information on available jobs to skill assessment, personal and career counseling, classroom and on-the-job training, job search skills development, and job placement. The extent to which programs are available to displaced farmers depends to a large degree on State and local initiative, since specific programs are developed and administered at the State and sub-State level, even those programs financed with Federal funds.

Of the full set of employment and training programs, the States are probably serving the broadest group of people through Employment Services or Employment Security. Supported by Federal funds and run by each State in conjunction with the Federal Unemployment Insurance program, these programs provide information on available jobs, generally through some type of statewide job bank, with information accessible at local Job Service offices. The Job Service may also offer vocational counseling and testing to help people determine the more appropriate types of work for them. The service does not provide any skills training, but assumes a person is ready to start looking for a new job.

For displaced farmers lacking job search skills or the requisite skills or experience for non-farm employment, it is not just a matter of quickly finding a new job but, instead, a much more complicated and extensive process of personal redirection followed by preparation for a new job market. This type of assistance is increasingly available to farmers through several programs under the Federal Job Training Partnership Act (JTPA). Two programs under JTPA, one for disadvantaged workers, the other for dislocated workers, offer assistance potentially useful to dislocated farmers and their families.

The JTPA dislocated worker program provides Federal funding for State and/or locally administered employment and training services aimed at re-employing the victims of displacement due to new technology, foreign competition, and other structural changes in the economy. Responding to concerns raised by several farm State Governors, the U.S. Department of Labor made it clear in an April 26, 1985 Information Notice (No. 43-84) that "workers dislocated from farms and others dependent on the farm economy" were eligible for assistance under the dislocated worker program. With input from Cooperative Extension and other agricultural interests, a large majority of States have now modified their definition of dislocated worker to include farmers and farm workers.

With the issue of eligibility clarified, dislocated worker programs can become the major avenue for addressing the training and employment needs of displaced farmers. Under the program, states are given very broad authority over who is served, how the program is planned and administered, how resources are distributed, and what services will be provided. They can help displaced workers with everything from personal counseling, to skills assessment, to formal training, to job search.

The JTPA program for the economically disadvantaged also provides farmers and displaced farmers alike an opportunity to receive training. In this case, eligibility is determined solely on income, and is limited to those meeting a maximum household income requirement. These programs are generally designed for persons with limited skills and work experience and therefore may be somewhat less useful to a displaced farmer than the dislocated worker program. Nevertheless, such programs often utilize on-the-job training that can be fashioned to meet the particular needs of individuals and potential employers, making them more attractive to displaced workers. In addition, since eligibility is not limited to those who have been displaced, struggling farmers, whether or not they anticipate exiting agriculture, can participate.

The training programs under JTPA offer the principal source of assistance for dislocated farmers who need to establish themselves in a new job or career. Community colleges and other local institutions of higher education, found in rural areas, serve as another important resource for training and basic education for dislocated workers and are linked to JTPA programs in a number of States. At least one State has also offered free tuition in the State universities for dislocated farmers who want to pursue higher education.

Employment and Training Program Effectiveness

There have been several barriers to the effectiveness of employment and training programs in meeting the needs of dislocated farmers to move into non-farm employment. Even after the Department of Labor clarified the eligibility of displaced farmers for JTPA programs, many States have been slow to alter their eligibility requirements. In several States that did alter their requirements, the farmer has to be completely out of farming through bankruptcy or involuntary foreclosure before being eligible for JTPA programs. Such stringent requirements do little to ease the transition from farm to non-farm employment.

Barriers also exist in the disadvantaged-low income worker program. Here the difficulty is in meeting the program's low income requirements. Even though a farm may have realized a negative net income in the past year, if farm products were sold all at harvest time, the income for the six-month period used to certify the farmer's eligibility may exceed the required minimum level.

Additional problems arise because JTPA job training has tended to be in low-skill, entry level jobs or occupations. Although they lack non-farm employment experience, many displaced farmers have education, experiences, and skill levels that qualify them for more highly skilled jobs than those for which training is provided. Problems also arise from farmers' traditional reluctance to seek outside assistance from government agencies, and often from the lack of available employment and training opportunities in rural communities negatively impacted by the current farm and rural economic crisis.

Examples

The following are selected descriptions of how State and local agencies, including the Cooperative Extension Services, are working cooperatively with community based volunteer groups to help families with the transition from farming to non-farm employment.

Michigan

In order to help provide retraining opportunities for farm families deciding to terminate their agricultural employment, the Michigan Cooperative Extension Service (MCES) initiated a dislocated farmworker program through JTPA.

The goal of this program is to improve the economic solvency of dislocated farm family members and their employees through off-farm employment. The need for off-farm employment arises from the well-documented, long-term trend of out-migration from farm employment. This trend is intensified by current farm financial factors, making farming no longer viable for many Michigan residents. Surveys revealed that job placement and job training are high priority needs of these families.

In response to this need for retraining, a statewide program was developed to focus on job retraining for farm families and farm employees who are forced out of agricultural employment. Although the system is complex, utilizing a wide variety of services, institutions, and deliverers, the basic structure consists of the use of the 80 statewide offices of MCES and 15 Extension agents trained in farm financial stress and in assessment of eligible farm clientele. Referrals for this program come from the Extension offices and a statewide telephone hotline service.

In the program's first six months, 600 persons sought information and counseling, 500 of them made formal application to the program, two-thirds of whom enrolled under JTPA or classroom training.

Illinois

Because the major portion of the Illinois JTPA funds were already expended or designated for non-farm dislocated workers already enrolled in the program, the State of Illinois funded a special employment and training program for farmers by a \$2 million General Revenue Fund appropriation.

Through the existing JTPA network the dislocated farm worker may receive employment and training services, such as assessment and testing of skill levels; vocational, personal, and financial counseling; resume writing assistance; job search training; job interview preparation; classroom training for a new job or "refresher" training for a familiar skill area as well as on-the-job training opportunities. Eleven of 19 Illinois dislocated worker centers participate in this special displaced farmer program and together plan to serve, 1,100 farm family members.

Nebraska

The Agriculture-in-Transition Program assists farmers, ranchers, and other agriculture-related workers and their family members who are experiencing economic stress with assessment and evaluation of their current situations. The range of services provided by the program, through "Agriculture Action Centers" operated by six community colleges throughout the State, includes farm and ranch financial management, educational workshops in stress management and job seeking skills, referral to other needed social or educational services, on-the-job or classroom training, and support services.

One of the first State programs tailored to the needs of dislocated farmers, the experience gained by the Nebraska Agriculture-In-Transition Program has been useful in several other States as they develop their dislocated farmer programs. In particular, Nebraska recognized three major problem areas in addressing these needs: delivering the programs to the workers (farmers and ranchers); lack of public perception of the extent of the situation and lack of funds; the need for overall rural economic revitalization.

The program has received both State and Federal funding of the first 2,010 farmers seeking assistance, 36 percent decided to leave farming and learn a new skill and 30 percent participated in the Agriculture-In-Transition Program. The job placement rate was 73 percent for persons completing the program at an average wage of \$5.75 per hour.

New York

The "NY FarmNet" is a Cornell University Cooperative Extension initiated program designed to help farm families by means of a toll-free telephone hot line. The phone line operates from noon to 9 p.m., six days a week, as a referral system helping families contact appropriate agencies or people to deal with their problem. For farm related questions, either the farm management Extension agent or a part time farm business counselor will contact the family within 24 hours of the call. For other crises, the operator refers the caller to other sources of help.

FarmNet works closely with the offices of the Governor and the Commissioner of Agriculture who coordinate information on career alternatives, including the statewide education and training organization, Rural Opportunities, Inc., for farmworkers; legal counseling; and Personal and Family Services, including cash assistance, food assistance, energy assistance, and medical programs. A statewide Dislocated Farmer Retraining Program, JTPA and State funded, includes retraining services, job search, on-the-job training, and counseling. FarmNet has also prepared a one-hour video on job training and employment opportunities and a packet of materials on the legal issues and factors involved in managing the exit from farming.

Minnesota

Minnesota has been aggressive in adapting the JTPA dislocated worker program, which was designed mainly for industrial settings, to farmland settings. Program activities are concentrated in the counties of greatest need (as measured by counties' average debt/asset ratio); 46 of Minnesota's 87 counties are covered by these JTPA-funded efforts. In each locality, community task forces provide planning, advice and oversight. These task forces comprise employers, representatives of councils formed to administer regular JTPA monies, labor representatives, agricultural extension agents, vocational educators and farmers. Eligible farmers are those whose primary income has been from farming and who, through foreclosure or bankruptcy, have been forced out of the occupation of farming or are in the process of being forced out.

Training services available to farmers include: job seeking skill development, including resume writing, interviewing techniques, use of phone banks, and job solicitation techniques; short-term, skill-upgrading classroom instruction for those already possessing marketable skills; longer-term training for those possessing either obsolete or minimal skills; and OJT. Reimbursement for tuition and relocation is available. As much as possible, local community resources are used to provide training services; this saves money and infuses the entire effort with a community spirit.

Missouri

To stimulate experimental alternative income-producing activities, University of Missouri Extension in 1985 funded six innovative proposals that brought fertile ideas to fruition. The projects, submitted by rural Missourians, included production of shiitake mushrooms, a unique design for construction of a low-cost utility building, invention of a device to keep farm ponds free of ice, development of a rural secretarial service, and formation of a craft guild.

Missourians have been aided by University Extension in developing off-farm employment opportunities. Farmers' markets were created in 40 communities across the state. Under the banner of "Alternatives for the '80s," a multidisciplinary group has been exploring a variety of ways to help rural Missourians develop alternative and supplemental income sources. The home-based business project, designed to assist Missourians who want to establish income-producing businesses at home, has prepared a craft catalog, "The Best of Missouri's Hands," featuring the juried works of 200 artisans and sold to galleries and retail and wholesale buyers across the nation. Videotapes for use by would-be entrepreneurs on how to establish a home-based business, including marketing, record keeping, and legal considerations, have also been developed.

Another "Alternatives for the '80s" project, explores the possibility of increasing the quantity and quality of alfalfa production in the state. Also in the planning stages is a project to increase forage-based beef production in Missouri. Some farmers are again considering production of strawberries, blueberries, melons, grapes, and other fruits and vegetables as a cash-generating alternative under the direction of Lincoln University horticulturalists.

An alternatives referral center and clearinghouse has developed a computer software package that lists myriad ideas for economic development used successfully by individuals and communities around the nation. In addition, a "Catalogue of Ideas" is being printed to guide groups through the process of exploring economic development alternatives in their communities.

Colorado

In Colorado, the community colleges provide tuition waivers for farmers wanting to pursue another career field.

Wisconsin

The Wisconsin Assistance for Dislocated Worker Program makes grants to public and private not-for-profit agencies that provide training and related employment services to dislocated workers, including farmers. Grants provide: (a) job search assistance; (b) training in job skills; (c) support services including but not limited to, transportation assistance, relocation assistance, financial counseling, personal counseling and programs conducted in cooperation with employers or labor organizations. The program receives both Federal and State funds.

Also, a Governor's Work Group on Farmer Assistance has compiled a "Wisconsin Farmer's Resource Guide: Community Based Information and Assistance." The guide lists public and private sources of financial analysis and counseling, financial assistance, legal information and assistance, stress management and mental health counseling, basic human and family needs, and job counseling, training and education. The Wisconsin Board of Vocational, Technical, and Adult Education is operating three "Farm Family Options Centers" that provide job counseling, training, and placement for families leaving farming.

Wisconsin Extension community development staff members assist communities across the State in developing and maintaining non-farm employment opportunities.

Kansas

Work at Kansas State University and the Menninger Foundation, over the past few years, has suggested that lack of access to information about existing programs is perhaps an even greater obstacle than the traditional barriers (time, distance, program availability) to rural residents seeking assistance with personal and family problems.

One program attempting to address the information barrier is the Kansas Farmer's Assistance, Counseling, and Training Service (FACTS). The program was established by the 1985 Kansas legislature and is designed to assist Kansas farmers, ranchers, agribusinesses, and their families in avoiding or alleviating the problems and distress resulting from the current agricultural economic crisis. The FACTS program: (1) helps save the family farm/business operation whenever humanly possible, (2) helps individuals and families cope with the problems imposed by the current farm economy, and (3) when absolutely no way can be found to save the farm/business, helps families make a successful transition to another livelihood.

The FACTS program was developed to serve as the state's point of first assistance for rural individuals and families in crisis through a statewide, toll-free telephone hotline to provide information and referrals for farm production, financial management, and family stress problems.

While the FACTS program offers immediate response to many credit, legal, and stress related needs, it also provides linkages to employment related services, including:

- o Rural Employment Assistance Program (REAP) provides job training and employment services to individuals who are no longer able to sustain themselves through agriculture. It is estimated that the program will help 600 individuals, and that 360 persons will be placed in jobs. This one-year program began in June, 1986 and is operated by the Kansas Department of Human Resources.
- o Kansas Cooperative Extension Service provides one-on-one farm financial analysis to all farmers requesting such assistance, assists communities with economic development programs, provides entrepreneurial training seminars for dislocated farmers wanting to establish a private business, provides training for individuals and organizations wanting to establish interpersonal support networks, and cooperates in the development of local farm stress seminars and rural issues forums.
- o Area Agencies on Aging provide special services to individuals 55 and over, as well as providing employment/retraining assistance.
- o Small Business Development Centers provide one-on-one financial counseling for rural nonfarm businesses and also provide assistance to communities in developing plans for adapting to long-term business pattern changes.

Iowa

In Iowa, Cooperative Extension's Rural Concerns Hotline was established as the first point of contact for farm families needing assistance with financial management, stress management, and other farm related problems. Rural Concern staff can help farm people think through the alternatives related to career change, provide up-to-date information on retraining and career assessment opportunities, and in general connect people in need with help. The JTPA funded Iowa Dislocated Workers Program provides resources to community colleges for career transition and retraining assistance.

Texas

The Texas Displaced Rural Family Project is a multi-faceted program implemented to assist rural families, farmers, businesses and communities in dealing constructively with the adjustments occurring in rural society. Initiated by a Governor's Task Force on Rural Texas and administered by the Texas Department of Community Affairs, the design of the Project is based primarily on what needs seem to be most urgent for the rural worker. Areas of critical concern include: low self-esteem, fear of change, depression, sense of defeat, stress, and hostility. The task is, therefore, to assist rural families and workers in making the three-step transition: first, to unemployment; second, to retraining or acceptable job skills; and third, to re-entry into the work force.

The basic assumption on which this project is based is: In order to be competitive in the labor market, these workers will need to restore confidence in their abilities, reduce stress levels, refresh basic skills and make new career objectives.

The program contains four major components:

1. Evaluation of individual's aptitudes, academic abilities and vocational interests for the development of a realistic base for future career decision.
2. Evaluation of individual's values, occupational skills, and previous experiences as they relate to career options.
3. Evaluation of an individual's barriers to employment and options available for remediation or acceptance.
4. Development of a specific plan for each individual that will address the immediate goal of employment, or opportunity for improved employment status.

Summary

This listing of displaced farmer programs is not meant to be exhaustive, but to broadly illustrate the wide range and diversity of State and local efforts underway to assist displaced or dislocated farm family members.

In terms of resources available, the JTPA dislocated worker and disadvantaged-low income worker programs provide the greatest potential for farmer job retraining and skills development. States first adapting these programs for dislocated farmers have had some difficulty in recruiting eligible applicants because of difficulty in qualifying under the low income worker income limits, the general reluctance of farm people to seek outside help, and the difficulty of matching a farmers skills and employment objectives with existing on-the-job training opportunities. With persistence and experience, however, several States appear to have developed the type of multi-faceted efforts needed to fit the wide range of dislocated farmer needs.

The Cooperative Extension System has been very instrumental in organizing and training local community support groups, in encouraging and assisting States to adapt and modify JTPA programs to meet the unique needs of displaced farmers, and in helping State governments design and implement innovative assistance programs. A much more serious limitation of many of these efforts to move displaced farm family members into non-farm employment is the present high unemployment rate and overall economic decline in many agriculturally dependent rural communities. In those communities, longer range efforts to improve the local employment situation, through community-wide economic development strategies, may provide the best hope for dislocated farm family members to find employment and remain in their home community. Few States appear to have devoted sufficient resources to community economic development efforts, at this time, to significantly alter local employment and income opportunities.

* Submitted in response to a request included in the conference report on the USDA FY 1987 appropriations.

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